

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
201-549-2363
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
UMB Bank, National Association, not in its individual
capacity, but solely as legal title trustee for PRL Title
Trust I

In Re:
Stephen Ferraro
Debtor
Denise Ferraro
Co-Debtor



Order Filed on December 28, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-20685 MBK

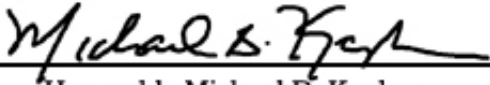
Hearing Date: 12/27/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 28, 2023


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Stephen Ferraro & Denise Ferraro

Case No: 19-20685 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I, Denise Carlon appearing, upon a certification of default as to a 417 3Rd St, Waretown, NJ, 08758, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert Braverman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 15, 2023, Debtors are due for the December 2023 mortgage payment for a total default of \$2,205.52 (1 x \$2,255.56 less suspense balance \$50.04); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrearage in the amount of \$2,205.52 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$367.59 per month for five months and \$367.57 for one month, additional payments shall begin on January 1, 2024 until the post-petition arrearage are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume January 1, 2024, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.